

First-Time Homebuyers have a leg-up in the race for homeownership.

First-Time home buyers could not choose a better time to invest in their future by purchasing the home of their dreams. Florida Home Partnership (FHP) is a non-profit organization that provides homeownership opportunities in rural areas to low and moderate income families utilizing the USDA Mutual Self-Help Housing Program model (sweat equity). This USDA Self Help model began over 40 years ago and is reminiscent of the Quaker style “barn raisings” with the clients working in groups participating in the building process as their down payment for the home. These houses are also constructed and certified through Energy Star, FGBC Green Building and the SWFWMD Water Star programs.

The first group of homeowners in the Sunset Hills development completed the process and moved into their new homes August 2010. Since the inception of Florida Home Partnership in 1993, over 500 families have been helped to obtain the dream of homeownership in Hillsborough and Pasco County.

According to Mary Bernardino, “One of the best things about the self-help program is that you work within a group of 4 to 6 families to complete your sweat-equity hours. We all help each other, and in the process we develop a true community from “day one.”

Mary Bernardino has worked with Florida Home Partnership for the past 11 years as a Loan Specialist and is an integral part of a staff of 15 employees that ensure the program’s success in Pasco and Hillsborough Counties.

Rick Giles was a participant in the first group of homeowners in Sunset Hills after coming across an ad in the Pasco Shopper. Mr. Giles has worked for the Pasco County School board for the past 30 years as a coach for the Pasco Pirates. Coach Giles says, “The most rewarding part of building your own home is not only to enjoy the home but as a way to see the working hands behind the scenes and learn along the way. The program is wonderful! I couldn't ask for a better program. I enjoy where I live and my neighbors. We just need to get more people living here and started in the program.”

With advocates like Mary Bernardino and Rick Giles, first time home buyers have all the help that they need to succeed in the goal of homeownership. If you're a first-time buyer, and want to own your own home, Florida Home Partnership can help you accomplish that goal. They specialize in helping clients overcome the obstacles that often stand in the way of homeownership. If you are interested in learning more about the program, contact Mary Bernardino at 352-521-0686 or logon to www.flhome.org